ADVANCE
trust the experts

KEY INFORMATION DOCUMENT

This document sets out key information about your relationship with us and the intermediary or umbrella company used in your engagement, including details about pay, holiday entitlement and other benefits.

Further information can be found at https://www.advance.online/umbrella/ or by calling 01244 564 564.

The Employment Agency Standards (EAS) Inspectorate is the government authority responsible for the enforcement of certain agency worker rights. You can raise a concern with them directly on 020 4566 5333 or through the Acas helpline on 0300 123 1100, Monday to Friday, 8am to 6pm.

GENERAL INFORMATION

Name of employment business:	TXP Talent
Name of intermediary or umbrella company:	Advance Contracting Solutions Limited
Your employer:	Advance Contracting Solutions Limited
Type of contract you will be engaged under:	Contract of Employment
Who will be responsible for paying you:	Advance Contracting Solutions Limited
How often the umbrella company and you will be paid:	Weekly

INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

You are being paid through an intermediary or umbrella company: a third-party organisation that will calculate your tax and other deductions and then pay you for the work undertaken for the hirer. We will still be finding you assignments.

The money earned on your assignments will be transferred to the umbrella company as part of their income. They will then pay you your wage. All the deductions made which affect your wage are listed below. If you have any queries about these please contact us.

Your payslip may show you as an employee of the umbrella company listed below.

Name of intermediary or umbrella company:	Advance Contracting Solutions Limited
Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:	None

Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:	No less than the National Minimum Wage
Deductions from intermediary or umbrella income required by law:	• Employers National Insurance • Apprenticeship Levy • Employers Pension Contribution* • Holiday Pay Provision
Any other deductions from umbrella income (to include amounts or how they are calculated):	• Umbrella Company Margin
Expected or minimum rate of pay to you:	No less than the National Minimum Wage
Deductions from your wage required by law:	• PAYE Income Tax • Employees National Insurance • Employees' Pension Contribution*
Any other deductions or costs taken from your wage (to include amounts or how they are calculated:	• And if applicable, Pension Salary Sacrifice, Student Loan repayments, and Attachment of Earnings orders
Any fees for goods or services:	None
Holiday entitlement and pay:	28 days per year, inclusive of public holidays, calculated at 12.07% of gross pay
Additional benefits:	• Optional access to ADVANCE Rewards – If you choose to opt in, £2.29 will be added to the retained Umbrella Company Margin per pay period. • The benefit of a comprehensive insurance package – Provided at no additional cost. • Salary sacrifice into your private pension - If you are eligible and choose to enter into a pension salary sacrifice arrangement, ADVANCE will retain a weekly administration fee of £4.80 (inclusive of VAT) from your net income for the duration of the arrangement. • Refer-a-Friend Scheme

EXAMPLE PAY ***(With Holiday Pay Accrued and Workplace Pension Deferred)***

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	**£2,500 per week** *5 Days x £500 Per Day contracting rate)*	
Deductions from intermediary or umbrella income required by law: • Employers National Insurance • Apprenticeship Levy • Employers Pension Contribution* • Employer's Holiday Pay Cost • Holiday Pay Accrual	£274.66 £9.64 £0.00 £36.05 £232.60	
Any other deductions or costs taken from intermediary or umbrella income: • Umbrella Company Margin	£20	
Example rate of gross pay to you:		£1,927.00
Deductions from your pay required by law: • PAYE Income Tax • Employees National Insurance • Employees' Pension Contribution*		£529.00 £77.20 £0.00
Any other deductions or costs taken from your pay:		£0.00
Any fees for goods or services:		£0.00
Example net take home pay:		£1,320.86

**Enrolment into ADVANCE's workplace pension scheme will be deferred for the first three months of employment. During this period, no pension deductions will be made. However, if you wish to join the scheme earlier, details of how to do so will be provided.*